

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Christopher L. Berry, ) Case No. 20-70014-JAD  
Debtor )  
Chapter 13  
Related to Docs. #2, 40 and 90

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Notice of Mortgage Payment Change filed October 4, 2024

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated January 16, 2020
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor's Plan payments shall be changed from \$ 2,145.00 to \$2,220.00, effective November 2024; and/or the Plan term shall remain at 60 months. To ensure the necessary funds are available for the mortgage payment.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The Notice of Mortgage Payment Change dated October 4, 2024, is resolved per this Order. In addition, except with respect to the increased payment, the previously entered ORDER CONFIRMING PLAN ON FINAL BASIS at Doc No. 40 is incorporated herein.


**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 24th day of October, 2024

Dated: 10/24/2024

  
\_\_\_\_\_  
Jeffery A. Deller  
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth P. Seitz, Esquire  
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt, Esquire  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED  
10/24/24 10:16 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Christopher L. Berry  
Debtor

Case No. 20-70014-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Oct 24, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2024:**

Recip ID	Recipient Name and Address
db	+ Christopher L. Berry, 216 Leila Street, Johnstown, PA 15905-2740
15184781	+ Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305
15184780	+ Conemaugh Memorial Medical Center, c/o LifePoint Health Business Services, One Tech Park Drive, Suite 3400, Johnstown, PA 15901-2508
15184782	+ Conemaugh Phys Group, Attn: Billing/Westwood, 1086 Franklin Street, Johnstown, PA 15905-4305
15192837	+ Conemaugh Physician Group, 1086 Franklin Street, Johnstown PA 15905-4398
15184789	Gina Thompson, Johnstown, PA 15905
15184790	+ Johnstown Credit Burea, 2355 Bedford St Ste 4, Johnstown, PA 15904-1114
15184791	+ Jyothi K. Gella, MD, c/o Billing, 1086 Franklin Street, Johnstown, PA 15905-4305
15184794	Phelan Hallinan Diamond & Jones, LLP, Attn: Peter Wapner, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15184796	+ The Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 24 2024 23:29:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
15191350	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 24 2024 23:29:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15184776	+ Email/Text: EBNProcessing@afni.com	Oct 24 2024 23:29:00	Afni, Po Box 3427, Bloomington, IL 61702-3427
15184777	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 24 2024 23:29:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
15184778	Email/Text: asaville@csrnmg.com	Oct 24 2024 23:29:00	Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901
15184779	+ Email/Text: bzern@celticbank.com	Oct 24 2024 23:29:00	Celtic Bank, 268 State Street #300, Salt Lake City, UT 84111-5314
15184783	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 24 2024 23:29:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
15184784	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 24 2024 23:29:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15184785	+ Email/Text: EBN@thecmigroup.com	Oct 24 2024 23:29:00	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
15184786	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 24 2024 23:40:04	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15184787	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 24 2024 23:40:04	First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519

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15184788	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 24 2024 23:29:00	Genesis FS Card Services, P.O. Box 4488, Beaverton, OR 97076-4402
15217268	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 24 2024 23:29:00	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
15184792	Email/Text: bk@lendmarkfinancial.com	Oct 24 2024 23:29:00	Lendmark Financial Services, 2118 Usher St, Covington, GA 30014
15205630	Email/PDF: resurgentbknotifications@resurgent.com	Oct 24 2024 23:40:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15509289	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 24 2024 23:29:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
15442017	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 24 2024 23:29:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, Florida 33146-1839
15715652	^ MEBN	Oct 24 2024 23:25:55	Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
15184793	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 24 2024 23:29:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15213942	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 24 2024 23:29:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15215111	Email/Text: bnc-quantum@quantum3group.com	Oct 24 2024 23:29:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
15215112	Email/Text: bnc-quantum@quantum3group.com	Oct 24 2024 23:29:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15184795	+ Email/Text: Supportservices@receivablesperformance.com	Oct 24 2024 23:29:00	Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
15184797	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 24 2024 23:29:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
15204855	+ Email/Text: Webcollex@ebn.phinsolutions.com	Oct 24 2024 23:29:14	Webcollex LLC D/B/A CKS Financial, PO Box 2856, Chesapeake VA 23327-2856

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
15194126	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2024 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Christopher L. Berry thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

TOTAL: 6